Old Age, Disability, and Survivors

Regulatory Framework
First law: 1967.
Current law: 1985 (social security fund).
Type of program: Provident fund system.

Coverage
Employees aged 16 to 54 of firms with five or more workers.
Voluntary coverage is possible.
Exclusions: Temporary employees.
Special system for public-sector employees.

Source of Funds
Insured person: 5% of gross monthly earnings.
There are no minimum or maximum earnings for contribution purposes.
Self-employed person: Not applicable.
Employer: 10% of gross monthly payroll.
There are no minimum or maximum earnings for contribution purposes.
Government: None.

Qualifying Conditions
Old-age benefit: Age 55; age 50 if retired from full-time employment.
Drawdown payments: The withdrawal of contributions and interest is permitted if covered by an alternative social security program approved by the Minister of Finance, Planning, and Economic Development or if permanently leaving the country.
Disability benefit: The fund member must have a permanent total disability for any work or a permanent partial disability resulting in a serious loss of earning capacity.
Survivor benefit: Paid for the death of the fund member before retirement.
Eligible survivors (in order of priority) are the surviving spouse and dependent children; parents and brothers or sisters of the deceased; grandparents or other relatives; and the person who paid for the funeral.

Old-Age Benefits
A lump sum is paid equal to total employee and employer contributions, plus accrued interest.
Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is agreed to in consultation with the Minister of Finance, Planning, and Economic Development.

Permanent Disability Benefits
A lump sum is paid equal to total employee and employer contributions, plus accrued interest.
Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is agreed to in consultation with the Minister of Finance, Planning, and Economic Development.

Survivor Benefits
A lump sum is paid equal to total employee and employer contributions, plus accrued interest. If the benefit is paid to the person who pays for the funeral, the cost of the funeral is reimbursed.
Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is agreed to in consultation with the Minister of Finance, Planning, and Economic Development.

Administrative Organization
Bank of Uganda (http://www.bou.or.ug) provides substantive supervision.
National Social Security Fund (http://www.nssfug.org) administers the program.
National Social Security Fund is governed by a tripartite board of directors consisting of the managing director, the chairman, and other members appointed by the Minister of Finance, Planning, and Economic Development.

Work Injury

Regulatory Framework
First law: 1946.
Type of program: Employer-liability system, involving compulsory insurance with a specified insurer.

Coverage
Employed persons, including government employees.
Exclusions: Active members of the armed forces.
Uganda

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is normally met through insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: The insured must have a permanent incapacity or an incapacity lasting for at least 3 consecutive days that results in the loss of earnings.

Temporary Disability Benefits

The benefit is paid periodically or as a lump sum. The benefit amount depends on the circumstances of the accident, the assessed degree of disability, the loss of earnings, and the probable duration of the disability. The benefit is paid for up to 96 months; may be extended, subject to a medical examination.

Permanent Disability Benefits

If the insured is totally disabled, a lump sum is paid equal to 60 months’ earnings, up to a maximum. Constant-attendance supplement: Equal to 25% of the lump-sum benefit but not less than a predetermined minimum.

Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability.

Workers’ Medical Benefits

Benefits include medical, surgical, and nursing care; hospitalization; and medicines.

Survivor Benefits

A lump sum equal to 60 months’ earnings, up to a variable maximum amount, minus 50% of the value of any disability benefits paid to the insured for the same accident before his or her death.

The full benefit is paid to fully dependent survivors; in the absence of dependent survivors, the employer pays any expenses related to medical care provided to the deceased and the cost of the funeral.

Administrative Organization

Ministry of Gender, Labor, and Social Development (http://www.mglsd.go.ug) enforces the law, approves settlements, and pays benefits from money deposited with it by employers.

Employers must insure against liability with private insurance companies.